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PLEASE REPLY TO NEW YORK ADDRESS

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*** MEMBER OF N.Y. & N.J.**

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The undersigned is attempting to collect a debt, and any information obtained will be used for that purpose. We are not attempting to collect money from anyone who has discharged the debt under U.S. Bankruptcy Laws.

This is not a demand for payment; this is not an acceleration notice, nor is it an initial communication with you. This should not be used or considered as a communication within the meaning of 15 U.S.C.A. Section 1692g. "The Fair Debt Collection Act".

November 1, 2019

Hon. Carla E. Craig
U.S. Bankruptcy Court, EDNY
Conrad B. Duberstein Courthouse
271-C Cadman Plaza East - Suite 1595
Brooklyn, NY 11201-1800

RE: **In re Vienne Ashwood, Case No. 18-46525-cec**

Dear Judge Craig:

Please be reminded that servicing of this loan was transferred from CitiMortgage, Inc. to Cenlar, FSB on or about April 1, 2019. Our office continues to represent Cenlar FSB ("Cenlar") with regard to the above referenced loss mitigation matter.

Additional documents were received from Debtor's Counsel on October 17, 2019. Upon initial review it was determined that the UBAF used was an outdated version and there was no Hardship letter provided. Debtor's counsel was notified on this on October 29, 2019. A more detailed update will be provided to Debtor's Counsel early next week.

Please feel free to contact the undersigned with any questions. Thank you for your time and attention to this matter.

Respectfully submitted,

/s/Robyn E. Goldstein, Esq.
Robyn E. Goldstein